Do you have a complaint?
To help reach a resolution, please follow these three steps:

**Step 1: Voice your complaint**
To tell us about your complaint, please use the contact information provided below.

**Personal Banking & Lending Services**
For complaints relating to TD Canada Trust:
- Chequing and Saving Accounts
- Overdraft Protection, Credit Cards
- Mortgages, Loans, and Lines of Credit
- TD Mutual Funds, GICs, Term Deposits
- TD Small Business Banking
- TD Commercial Banking
- TD Merchant Solutions

You can also use the phone number below for any complaints or information inquiries relating to:

- TD Auto Finance
- TD Financing Services Inc. (TDFS) – Credit Cards.

**Phone:** 1-833-259-5980  
**Email:** customer.service@td.com

For your own security and safety, never send out your account or pin numbers, user names, passwords or any other confidential information by e-mail.

**Insurance Services**
For complaints relating to TD Insurance:
- Home & Auto
- Life & Health
- Credit Protection
- Travel Insurance

**Phone:** 1-866-361-2311
**Wealth Management & Direct Investing Services**
To discuss any complaints you have with your TD Wealth accounts, it’s best to contact your advisor. If you are unsure how to reach your advisor directly, please call the appropriate number below and an agent will provide you with their contact information.

Financial Planning  
**Phone:** 1-866-646-7888

Private Investment Advice  
**Phone:** 1-866-646-8338

Private Banking, Private Trust, and Private Investment Counsel  
**Phone:** 1-866-280-2022

For complaints relating to TD Direct Investing:  
**Phone:** 1-800-465-5463

If you are not satisfied with the resolution provided in **Step 1**, please proceed to **Step 2**.

**Step 2: Escalate your complaint**
You can escalate your complaint in the following ways:

1. Ask the individual you are dealing with in **Step 1** to escalate on your behalf.
2. Escalate the complaint directly with Customer Care, using the following contact information.

**Insurance Services (TD Insurance)**  
**Phone:** 1-877-734-1288  
**Email:** tdinscc@td.com  
**Mail:** Customer Care, Toronto-Dominion Centre,  
P.O. Box 1, Toronto, ON M5K 1A2

If you are not satisfied with the resolution provided from Customer Care in **Step 2**, you can proceed to **Step 3** to escalate to the TD Ombudsman’s Office. Be sure to have a decision in writing before escalating further.

**Wealth Management & Direct Investing Services**  
*(Includes TD Wealth and TD Direct Investing)*
**Fax:** 1-877-725-9525  
**Email:** td.waterhouse@td.com  
**Mail:** Client Complaint Resolution Team,  
P.O. Box 5999, Station F, Toronto, ON, M4Y 2T1

If you are not satisfied with the resolution provided from Customer Care in **Step 2**, you can proceed to escalate to the TD Ombudsman’s Office (under **Step 3**), or Ombudsman for Banking Services and Investments (OBSI) or for residents of Québec, the Autorité des marchés financiers (AMF), or other applicable services listed under “Additional Resources”.

**Personal Banking & Lending Services**  
*(Includes TD Canada Trust, TD Auto Finance, TD Financing Services Inc. (TDFS) – Credit Cards)*
**Phone:** 1-888-661-9029  
**Email:** customer.care@td.com  
**Mail:** Customer Care, Toronto-Dominion Centre,  
P.O. Box 193, Toronto, ON M5K 1H6

For your own security and safety, never send your account or pin numbers, user names, passwords or any other confidential information by e-mail.

If you are not satisfied with the resolution provided from Customer Care in **Step 2**, you can proceed to escalate to the TD Ombudsman’s Office (under **Step 3**), or Ombudsman for Banking Services and Investments (OBSI) or for residents of Québec, the Autorité des marchés financiers (AMF), or other applicable services listed under “Additional Resources”.

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If you are not satisfied with the resolution provided from Customer Care in **Step 2**, you can proceed to escalate to the TD Ombudsman’s Office (under **Step 3**), or Ombudsman for Banking Services and Investments (OBSI) or for residents of Québec, the Autorité des marchés financiers (AMF), or other applicable services listed under “Additional Resources”. 
Step 3: Escalate in writing to the TD Ombudsman’s Office

Please review the following information to escalate to the TD Ombudsman’s office.

The TD Ombudsman’s Office is an independent body within TD responsible for reviewing customer complaints that remain unresolved after the completion of the first two steps of TD’s Customer Problem Resolution Process.

The TD Ombudsman’s Office will investigate complaints and act as a liaison between customers and all business areas within TD Bank Group in Canada. The TD Ombudsman’s Office is employed by TD Bank Group. While the TD Ombudsman’s Office does not report directly to any business areas in order to protect the office’s impartiality, it is not an independent dispute resolution service. The mandate of the TD Ombudsman’s Office is to review your concerns and provide a response that is objective and unbiased.

Escalations to the TD Ombudsman’s Office must be made in writing. Please be sure to provide us with your contact information, details of your concerns, and your proposed resolution. You can send your complaints to:

Email: td.ombudsman@td.com
Mail: Attn: Office of the Ombudsman
P.O. Box 1, Toronto-Dominion Centre
Toronto, ON M5K 1A2

If you have questions about the TD Ombudsman’s Office’s process, or require assistance in escalating your complaint you can reach us at 1-888-361-0319 or visit our website below for more information:
www.td.com/ombudsman.jsp

Additional Resources

The following independent services may provide you with information and a further review of your complaint. These agencies may contact TD to facilitate their investigation and work toward a resolution.

For Personal Banking and Lending Complaints
ADR Chambers Banking Ombuds Office (ADRBO)
Website: www.bankingombuds.ca
Phone: 1-800-941-3655
Email: contact@bankingombuds.ca
Mail: 31 Adelaide Street East, P.O. Box 1006
Toronto, ON M5C 2K4

You can submit your complaint to ADRBO for review once you have received a response in writing from TD Ombudsman’s Office and wish to escalate, or after 90 days have passed since the escalation of your complaint in Step 2.

For Investment Products and Service Complaints Including Mutual Funds
Ombudsman for Banking Services and Investments (OBSI)
Website: www.obsi.ca
Phone: 1-888-451-4519
Email: ombudsman@obsi.ca
Mail: 401 Bay Street, Suite 1505, P.O. Box 5
Toronto, ON M5H 2Y4

You can submit your complaint to OBSI within 180 days from the date of a final response from TD Wealth, TD Direct Investing or TD Investment Services Inc. if you wish to escalate, or after 90 days have passed since the escalation of your complaint in Step 2.
In Québec, the Autorité des marchés financiers (AMF)
If you are a Québec resident and your complaint is still not resolved, you can also ask to have your file transferred to the AMF.

See contact information under “For Insurance Complaints”.

For Insurance Complaints
Ombudsman for Life & Health Insurance
Website: www.olhi.ca
Phone: 1-888-295-8112
Mail: 401 Bay Street, P.O. Box 7
Toronto, ON M5H 2Y4
Attention: General Manager

General Insurance Ombud Service
Website: www.giocanada.org
Phone: 1-877-225-0446
Mail: 10 Milner Business Court, Suite 701
Toronto, ON M1B 3C6

In Québec, the Autorité des marchés financiers (AMF)
If your complaint is still not resolved and you are a Québec resident, you can also ask to have your file transferred to the AMF.

Website: www.lautorite.qc.ca
Phone: Québec City 418-525-0337
Montreal 514-395-0337
Other Regions 1-877-525-0337
Mail: 800, square Victoria, 22e étage
C.P. 246, tour de la Bourse
Montréal (Québec) H4Z 1G3

Industry Regulators
Financial Consumer Agency of Canada (FCAC)
Website: www.fcac-acfc.gc.ca
Phone: 1-866-461-3222
Mail: 427 Laurier Avenue W, 6th Floor
Ottawa, ON K1R 1B9

The Mutual Fund Dealers Association of Canada (MFDA)
Website: www.mfda.ca
Phone: 1-888-466-6332
Email: complaints@mfda.ca
Mail: 121 King Street West, Suite 1000
Toronto, ON M5H 3T9

Investment Industry Regulatory Organization of Canada (IIROC)
Website: www.iiroc.ca
Phone: 1-877-442-4322
Email: investorinquiries@iiroc.ca
Mail: 121 King Street West, Suite 2000
Toronto, ON M5H 3T9

Office of the Privacy Commissioner of Canada (OPCC)
Website: www.priv.gc.ca
Phone: 1-800-282-1376
Fax: 1-819-994-5424
Mail: 30 Victoria Street
Gatineau, QC K1A 1H3

Autorité des marchés financiers (AMF)
See contact information under “For Insurance Complaints”.
To learn more, visit any branch, call 1-833-259-5980 or visit td.com

TTY
1-800-361-1180